

Tips for preventing identity theft:

- **Keep sensitive documents in a safe place.** Do not carry your social security card, birth certificate, passport, or extra credit cards in your purse or wallet unless absolutely necessary. Store them in a secure place. Protect IRS tax information.
- **Watch over your personal items.** Never leave your purse or wallet unattended for even a moment. Remove valuables from your car (laptops, purses, cell phones, etc.).
- **Secure personal mail.** Deposit outgoing mail at the post office instead of an unsecured mailbox. Remove incoming mail from your mailbox promptly.
- **When in doubt, shred it.** Thieves can obtain valuable personal information from documents you've thrown away or recycled. To protect yourself, use a shredder (preferably cross-cut) and destroy credit card statements, pre-approved credit card offers, bank statements, old insurance forms, old IRS tax forms, bank checks, expired credit cards, and household bills.
- **Guard your social security number and personal information.** Your social security number (SSN) is the key to your identity and a primary target of identity thieves. Ask to use other types of identifiers. Do not print your SSN on your checks. And never divulge any personal information over the telephone or on a Web site unless you've made the contact yourself and are positive the business is legitimate. Be skeptical of solicitations that ask for personal information — including credit card numbers, account details, your SSN, or your mother's maiden name.
- **Limit the number of credit cards you have.** Cancel any inactive accounts. Even if you don't use them, these accounts appear on your credit report, which can be used by thieves.
- **Monitor financial statements and checks.** Reviewing monthly bank and credit card statements helps ensure accuracy and identify unauthorized activity. If you don't get a statement when expected, contact the sender immediately. Don't have checks sent directly to your home – pick them up instead. If checks are stolen, contact your bank immediately.
- **Know the contents of your wallet.** Photocopy everything in your wallet — including your license, credit cards and insurance card — and keep it in one secure place. If your wallet or purse is stolen, report missing cards immediately. Sign all new credit cards right away.

- **Order a copy of your credit report at least once a year.** Examine reports from all three major credit bureaus to ensure that no one else is using your identity to open new accounts or to use your existing accounts.

Equifax

Credit Report Requests:

800-685-1111

Fraud Assistance:

800-525-6285

www.equifax.com

Experian

Credit Report Requests

and Fraud Assistance:

888-397-3742

www.experian.com

Trans Union

Credit Report Requests:

800-888-4213

Fraud Assistance:

800-680-7289

www.tuc.com

Another valuable resource:

Federal Trade Commission

1-877-438-4338 (toll-free)

www.ftc.gov

WHAT IF YOU SUSPECT SOMEBODY HAS STOLEN YOUR IDENTITY?

If you think you may be a victim of identity theft, contact the Los Gatos/Monte Sereno non-emergency police telephone number, (408) 354-8600 as quickly as possible.